The Government announced in June 2004 its intention to double the flow of credit to agriculture in three years. The actual credit flow in 2004-05 to agriculture increased by 32% over the credit flow in 2003-04, as against a target of 30%. In the current financial year, the flow of credit to agriculture till September, 2005 has been Rs. 83,502 crore.

Permission to open Foreign Branches by PNB

t2195. SHRIMATI MAYA SINGH: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that Punjab National Bank has sought the permission of Government to open more branches in foreign countries;

(b) if so, the details thereof; and

(c) the names of the countries where these branches are proposed to be set-up?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) to (c) Reserve Bank of India has recommended the applications received from Punjab National Bank for opening a Branch in Hong Kong, an Offshore Banking Unit in Singapore, a fully owned subsidary in Vancouver, Canada and a subsidary in London **(UK).**

Families benefited under Health Insurance Scheme

t2196. SHRIMATI SUSHMA SWARAJ: Will the Minister of - FINANCE be pleased to state:

(a) total number of families benefited so far, under Health Insurance Scheme;

(b) whether the present scheme is proving to be more popular as compared to the Universal Health insurance Scheme announced by previous Government; and

(c) if so, in what manner?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) The total number of families benefited under the Universal Health Insurance Scheme so far is as under:—

†Original notice of the question was received in Hindi.

Years	No. of families
2003-04 (open for all)	4,16,668
Out of which BPL families	9,252
2004-05 (Scheme for BPL families only)	65,718
2005-06 (Scheme for BPL families only) (upto 31.10.2005)	50,872

(b) and (c) Universal Health Insurance Scheme (UHIS) was launched in July, 2003. For families below poverty line (BPL), a subsidy of Rs. 100 per family was provided. The scheme was redesigned and launched in September, 2004, restricting the coverage to BPL families only with a subsidy of Rs. 200, Rs. 300 and Rs. 400 for an individual, for a family of 5 and for a family of 7 members respectively. It was felt that the original UHIS was skewed in favour of the non-poor. As a result, only a very small number of BPL families (9252) were covered. Keeping this in view, it was decided to make the scheme exclusively for people below poverty line and also to enhance the subsidy. This resulted in substantial increase in the coverage of BPL families from 9252 in 2003-04 to 65,718 in 2004-05 and 50,872 in 2005-06 (upto October, 2005).

Tax assessment of private schools and colleges

2197. SHRI C. RAMACHANDRAIAH: Will the Minister of FINANCE be pleased to state:

(a) whether tax assessment of private schools .and colleges is completed in a summary manner;

(b) if so, the details of private schools and colleges taken up for scrutiny assessments during the current year and the previous year and the outcome thereof; and

(c) the steps taken to ensure that the provisions of tax exemption are applied only to genuine and eligible institutions?